

Residential Mortgages

Product Guide

10 April 2025



Office based underwriting support



Fast Track re-mortgage service



Referrals considered



On-site legal team



Purchases and Remortgages up to 90% LTV



Unencumbered property



First Time Buyers up to 95% LTV



Right to Buy and Shared Ownership



Interest Only available up to age 75



£25k - £1.5m with loans up to £2.5m considered by referral



No credit score: each case is assessed on its own merits



Skilled Worker Visa accepted up to 90% LTV



Employed, 1 year self-employed and contractors



Capital Raise up to 90% for Debt Consolidation



Loan terms 5- 40 years with maximum age of 85 at the end of the term



England, Wales and Scotland



Improved AVM criteria for remortgages and transfer of equity mortgages



Gifted deposits and developer incentives



Married (sole proprietor) / co-habiting borrowers



LTI Boost Range offering uncapped LTI's over 5.0 times income

Premier

Platinum

Prime Plus

Prime

Near Prime

Right to Buy

Shared Ownership



Fast track legal services available for remortgage applications with no legal fees.

Products									
Category	Product Type	65%	70%	75%	80%	85%	90%	95% ^{FTB Only}	Product Fee
Core 95% LTV Max 5x LTI	2-year fixed	5.99%	6.09%	6.09%	6.24%	6.79%	7.39%	7.79%	£1,495
	5-year fixed	5.89%	5.99%	5.99%	6.14%	6.69%	7.29%	7.69%	£1,495
	5-year fixed £1,000 Cashback £75k min. loan	6.14%	6.24%	6.24%	6.39%	6.94%	7.54%	7.94%	£1,495
	Lifetime tracker w/o ERC	BBR + 2.45%	BBR + 2.55%	BBR + 2.55%	BBR + 2.85%	BBR + 3.45%	BBR + 3.85%	BBR + 4.65%	£1,495
Fee Assist 95% LTV Max 5x LTI	2-year fixed	6.64%	6.74%	6.74%	6.89%	7.44%	8.04%	8.44%	£0
	5-year fixed	6.14%	6.24%	6.24%	6.39%	6.99%	7.59%	7.99%	£0
	2-year fixed Valuation Refund*	6.73%	6.83%	6.83%	6.98%	7.53%	8.11%	8.51%	£0
	5-year fixed Valuation Refund*	6.20%	6.30%	6.30%	6.45%	7.05%	7.63%	8.03%	£0
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	6.39%	6.49%	6.49%	6.64%				£1,495
	5-year fixed	6.29%	6.39%	6.39%	6.54%				£1,495
	Lifetime tracker with ERC	BBR + 2.69%	BBR + 2.79%	BBR + 2.79%	BBR + 3.09%				£1,495
	Lifetime tracker w/o ERC	BBR + 3.05%	BBR + 3.15%	BBR + 3.15%	BBR + 3.45%				£1,495

*The valuation will be refunded within 30 days of the completion of the loan

**Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 36 months Unsatisfied defaults: 0 for balances >£500 in 36 months Satisfied CCJs: 0 for balances >£500 in 36 months Unsatisfied CCJs: 0 for balances >£500 in 36 months Max total CCJ value: £5,000 Secured arrears: 0 in 36 months and up to date Unsecured arrears: 1 in 12 months for balances >£500 and up to date Payday loans: 0 in 36 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum loan size: £25,000 Maximum loan size*: £1,500,000 £1,250,000 £1,000,000 £750,000 £600,000 £500,000 £500,000 *for unencumbered: loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV calculation capped at max of 90% LTV. Fees cannot be added above gross maximum LTV of 90%.	65% 70% 75% 80% 85% 90% 95%	Minimum age: 21 years Maximum age: Capital Repayment = Loan term to finish by 85th birthday Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum income for capital repayment: Core: £15,000 main income earner LTI Boost: £50,000 household income Minimum income for interest only: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension Within 10 years of retirement: Work off lower of current income or pension income Bonus / Overtime / Commission: Up to 100% can be used if regular and consistent Married / Co-habiting applicants Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Minimum 2 year trading history Employed: Minimum time in employment of 3 months First time buyer: Accepted. For 95% LTV: additional applicants considered where they have not owned a property in the last 5 years. Borrowers living with family accepted. Interest only: Not available for LTI Boost Unencumbered: Not available for LTI Boost New build: Flats up 75% LTV, houses up to 90% LTV Debt consolidation: Available up to 90% LTV - all unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted to 90% LTV provided they have >24 months UK residency.
Loan Term				
Minimum - 5 years ; maximum - 40 years				

Repayment methods Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level
- Available up to property values of £1m
- Available for remortgages, unencumbered properties and transfer of equity

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information

Fast track legal services available for remortgage applications with no legal fees.

Products								
Category	Product Type	65%	70%	75%	80%	85%	90%	Product Fee
Core 90% LTV Max 5x LTI	2-year fixed	6.09%	6.19%	6.19%	6.34%	6.89%	7.49%	£1,495
	5-year fixed	5.99%	6.09%	6.09%	6.24%	6.79%	7.39%	£1,495
	5-year fixed £1,000 Cashback £75k min. loan	6.24%	6.34%	6.34%	6.49%	7.04%	7.64%	£1,495
	Lifetime Tracker w/o ERC	BBR + 2.55%	BBR + 2.65%	BBR + 2.65%	BBR + 2.95%	BBR + 3.55%	BBR + 3.95%	£1,495
Fee Assist 90% LTV Max 5x LTI	2-year fixed	6.74%	6.84%	6.84%	6.99%	7.54%	8.14%	£0
	5-year fixed	6.24%	6.34%	6.34%	6.49%	7.09%	7.69%	£0
	2-year fixed Valuation Refund*	6.83%	6.93%	6.93%	7.08%	7.63%	8.21%	£0
	5-year fixed Valuation Refund*	6.30%	6.40%	6.40%	6.55%	7.15%	7.73%	£0
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	6.49%	6.59%	6.59%	6.74%			£1,495
	5-year fixed	6.39%	6.49%	6.49%	6.64%			£1,495
	Lifetime Tracker with ERC	BBR + 2.79%	BBR + 2.89%	BBR + 2.89%	BBR + 3.19%			£1,495
	Lifetime Tracker w/o ERC	BBR + 3.15%	BBR + 3.25%	BBR + 3.25%	BBR + 3.55%			£1,495

*The valuation will be refunded within 30 days of the completion of the loan
**Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 24 months Unsatisfied defaults: 0 for balances >£500 in 24 months Satisfied CCJs: 0 for balances >£500 in 24 months Unsatisfied CCJs: 0 for balances >£500 in 24 months Max total CCJ value: Over £5000 by referral Secured arrears: 0 in 24 months and up to date Unsecured arrears: Max Status 2 in 12 months for balances >£500 and up to date Payday loans: 0 in 24 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum loan size: £25,000 Maximum loan size*: £1,500,000 £1,250,000 £1,000,000 £750,000 £600,000 £500,000 *for unencumbered: loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV calculation capped at max of 90% LTV. Fees cannot be added above gross maximum LTV of 90%.	65% 70% 75% 80% 85% 90%	Minimum age: 21 years Maximum age: Capital Repayment = Loan term to finish by 85th birthday Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum income for capital repayment: Core: £15,000 main income earner LTI Boost: £50,000 household income Minimum income for interest only: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement Work off lower of current income or pension income Bonus/ Overtime/ Commission Up to 100% can be used if regular and consistent Married / Co-habiting applicants Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Minimum 2 year trading history Employed: Minimum time in employment of 3 months First Time Buyer: Accepted Borrowers living with family accepted. Interest only: Not available for LTI Boost Unencumbered: Not available for LTI Boost New build: Flats up 75% LTV, houses up to plan max LTV Debt consolidation: Available up to 90% LTV - all unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.

Repayment methods Capital and interest Interest only - maximum LTV 75% Affordability will be calculated according to the repayment method selected.

AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level

- Available up to property values of £1m

- Available for remortgages, unencumbered properties and transfer of equity

Fast track legal services available for remortgage applications with no legal fees.

Products							
Category	Product Type	65%	70%	75%	80%	85%	Product Fee
Core 85% LTV Max 5x LTI	2-year fixed	6.29%	6.39%	6.39%	6.54%	7.09%	£1,495
	5-year fixed	6.19%	6.29%	6.29%	6.44%	6.99%	£1,495
	5-year fixed £1,000 Cashback £75k min. loan	6.44%	6.54%	6.54%	6.69%	7.24%	£1,495
	Lifetime Tracker w/o ERC	BBR + 2.75%	BBR + 2.85%	BBR + 2.85%	BBR + 3.15%	BBR + 3.75%	£1,495
Fee Assist 85% LTV Max 5x LTI	2-year fixed	6.94%	7.04%	7.04%	7.19%	7.74%	£0
	5-year fixed	6.44%	6.54%	6.54%	6.69%	7.29%	£0
	2-year fixed Valuation Refund*	7.03%	7.13%	7.13%	7.28%	7.83%	£0
	5-year fixed Valuation Refund*	6.50%	6.60%	6.60%	6.75%	7.35%	£0
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	6.69%	6.79%	6.79%	6.94%		£1,495
	5-year fixed	6.59%	6.69%	6.69%	6.84%		£1,495
	Lifetime Tracker with ERC	BBR + 2.99%	BBR + 3.09%	BBR + 3.09%	BBR + 3.39%		£1,495
	Lifetime Tracker w/o ERC	BBR + 3.35%	BBR + 3.45%	BBR + 3.45%	BBR + 3.75%		£1,495

*The valuation will be refunded within 30 days of the completion of the loan

**Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 12 months Unsatisfied defaults: 0 for balances >£500 in 12 months Satisfied CCJs: 0 for balances >£500 in 12 months Unsatisfied CCJs: 0 for balances >£500 in 12 months Max total CCJ value: Over £7500 by referral Secured arrears: 0 in 12 months and up to date Unsecured arrears: Accepted where outstanding arrears being cleared by the mortgage Payday loans: 0 in 12 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum loan size: £25,000 Maximum loan size*: £1,500,000 £1,250,000 £1,000,000 £750,000 £600,000 *for unencumbered: loan sizes are capped at £500,000 and max LTV is 75%. Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV calculation.	65% 70% 75% 80% 85%	Minimum age: 21 years Maximum age: Capital Repayment = Loan term to finish by 85th birthday Interest Only = Loan term to finish by 75th birthday Maximum number of applicants: 2 Minimum income for capital repayment: Core: £15,000 main income earner LTI Boost: £50,000 household income Minimum income for interest only: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement Work off lower of current income or pension income Bonus/ Overtime/ Commission Up to 100% can be used if regular and consistent Married / Co-habiting applicants Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time in employment of 3 months First time buyer: Accepted Interest only: Not available for LTI boost Unencumbered: Not available for LTI Boost New build: Flats up 75% LTV, houses up to plan max LTV Debt consolidation: Available up to 85% LTV - all unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
Loan Term	Minimum - 5 years ; maximum - 40 years			

Repayment methods

Capital and interest

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level

- Available up to property values of £1m

- Available for remortgages, unencumbered properties and transfer of equity

Fast track legal services available for remortgage applications with no legal fees.

Products						
Category	Product Type	65%	70%	75%	80%	Product Fee
Core 80% LTV Max 5x LTI	2-year fixed	6.84%	6.94%	6.94%	7.09%	£1,495
	5-year fixed	6.74%	6.84%	6.84%	6.99%	£1,495
	5-year fixed £1,000 Cashback £75k min. loan	7.14%	7.24%	7.24%	7.39%	£1,495
	Lifetime Tracker w/o ERC	BBR + 3.29%	BBR + 3.39%	BBR + 3.39%	BBR + 3.69%	£1,495
Fee Assist	2-year fixed	7.49%	7.59%	7.59%	7.74%	£0
	5-year fixed	6.99%	7.09%	7.09%	7.24%	£0
	2-year fixed Valuation Refund*	7.64%	7.74%	7.74%	7.89%	£0
	5-year fixed Valuation Refund*	7.09%	7.19%	7.19%	7.34%	£0
LTI Boost** 80% LTV Uncapped LTI	2-year fixed	7.24%	7.34%	7.34%	7.49%	£1,495
	5-year fixed	7.14%	7.24%	7.24%	7.39%	£1,495
	Lifetime Tracker with ERC	BBR + 3.55%	BBR + 3.65%	BBR + 3.65%	BBR + 3.95%	£1,495
	Lifetime Tracker w/o ERC	BBR + 3.89%	BBR + 3.99%	BBR + 3.99%	BBR + 4.29%	£1,495

*The valuation will be refunded within 30 days of the completion of the loan

**Minimum household income of £50,000 is required. Only available as capital repayment.

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: Accepted	Minimum loan size: £25,000		Minimum age: 21 years	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees.
Unsatisfied defaults: 0 for balances >£500 in 6 months			Maximum age: Capital Repayment = Loan term to finish by 85th birthday Interest Only = Loan term to finish by 75th birthday	
Satisfied CCJs: Accepted	Maximum loan size*: £1,000,000 £850,000 £750,000 £600,000	65% 70% 75% 80%	Maximum number of applicants: 2	ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2%
Unsatisfied CCJs: 0 for balances >£500 in 6 months			Minimum income for capital repayment: Core: £15,000 main income earner LTI Boost: £50,000 household income	
Max total CCJ value: Not Applicable			Minimum income for interest only: £15,000 main income earner	Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time in employment of 3 months First Time Buyer: 12 months current rental history required (applicants living with family considered by referral) Interest only: Not available for LTI Boost Unencumbered: Not available for LTI Boost New build: Flats up 75% LTV, houses up to plan max LTV Debt consolidation: Available up to 80% LTV - all unsecured debts are paid directly from BACS. Not permitted for interest only. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
Secured arrears: 1 in 12 months and 0 in 6 months			Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction	
Unsecured arrears: Accepted where outstanding arrears being cleared by the mortgage			Within 10 years of retirement Work off lower of current income or pension income	
Payday loans: 0 in 6 months			Bonus/ Overtime/ Commission Up to 100% can be used if regular and consistent	
Discharged DMPs: 0 in 36 months			Married / Co-habiting applicants Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to mortgage application.	
Current DMPs: Not accepted				
Bankruptcies / IVAs: 0 in 72 months	Loan sizes up to £2.5m considered by referral. Lender fee is excluded from LTV calculation.			
(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).				
Loan Term				
Minimum - 5 years ; maximum - 40 years				

Repayment methods **Capital and interest**

Interest only - maximum LTV 75%

Affordability will be calculated according to the repayment method selected.

AVM criteria

- Up to loan sizes of £300,000
- Max LTV 70% subject to Confidence Level
- Available up to property values of £1m
- Available for remortgages, unencumbered properties and transfer of equity

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information

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Fast track legal services available for remortgage applications with no legal fees.

Products			
Category	Product Type	75% OMV	Product Fee
<div>Right to Buy - Purchase Only</div> <div> <div>75% LTV</div> <div>Max 5x LTI</div> </div>	2-year fixed	7.14%	£1,495
	5-year fixed	6.84%	£1,495
	5-year fixed <div>£1,000 Cashback</div> <div>£75k min. loan</div>	7.09%	£1,495
	2-year fixed <div>Fee assist</div>	7.74%	£0
	5-year fixed <div>Fee assist</div>	7.19%	£0
	2-year fixed <div>Fee assist</div> <div>Valuation Refund*</div>	7.89%	£0
	5-year fixed <div>Fee assist</div> <div>Valuation Refund*</div>	7.29%	£0

*The valuation will be refunded within 30 days of the completion of the loan

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 12 months Unsatisfied defaults: 0 for balances >£500 in 12 months Satisfied CCJs: 0 for balances >£500 in 12 months Unsatisfied CCJs: 0 for balances >£500 in 12 months Max total CCJ value: Over £7500 by referral Secured arrears: 0 in 12 months and up to date Unsecured arrears: Accepted if up to date Payday loans: 0 in 12 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months (i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Minimum loan size: £25,000 Maximum loan size*: £500,000 *Loans over £500,000 considered by referral The lender fee (where applicable) can be added to the mortgage up to the maximum LTV of 75% of the OMV	75%	Minimum age: 21 years Maximum age: Loan term to finish by 85th birthday Maximum number of applicants: 2 Minimum income: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement Work off lower of current income or pension income Bonus/ Overtime/ Commission Up to 100% can be used if regular and consistent Married / Co-habiting applicants Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time in employment of 3 months First time buyer: Accepted Interest only: Not available Rental Payments: Last 12 months required Council Flats: Accepted up to 4 stories with minimum property value of £200,000 up to 65% LTV. 5 stories or more with a lift considered by referral Legal Services: Dual representation available exclusively through our closed panel of solicitors. Debt consolidation: Not permitted. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
Loan Term	Location		Key RTB Criteria	
Minimum - 5 years ; maximum - 40 years	England and Isle of Wight Only		Lower of 100% of discounted purchase price or 75% of the OMV	

Repayment methods Capital and interest Affordability will be calculated according to the repayment method selected.

Premier

Platinum

Prime Plus

Prime

Near Prime

Right to Buy

Shared Ownership



West One

Fast track legal services available for remortgage applications with no legal fees.

Products					
Category	Product Type	90% LSV	95% LSV	100% LSV	Product Fee
Shared Ownership - Purchases & Remortgages	2-year fixed	6.84%	6.94%	7.34%	£1,495
	5-year fixed	6.44%	6.54%	6.94%	£1,495
	5-year fixed <small>£1,000 Cashback</small> <small>£75k min. loan</small>	6.69%	6.79%	7.19%	£1,495
	2-year fixed <small>Fee assist</small>	7.44%	7.54%	7.94%	£0
	5-year fixed <small>Fee assist</small>	6.69%	6.79%	7.19%	£0
	2-year fixed <small>Fee assist</small> <small>Valuation Refund*</small>	7.59%	7.69%	8.09%	£0
	5-year fixed <small>Fee assist</small> <small>Valuation Refund*</small>	6.79%	6.89%	7.29%	£0

*The valuation will be refunded within 30 days of the completion of the loan

Key criteria				
Acceptable adverse	Loan Amount	LTV Limit	Applicant	Fees
Satisfied defaults: 0 for balances >£500 in 12 months Unsatisfied defaults: 0 for balances >£500 in 12 months Satisfied CCJs: 0 for balances >£500 in 12 months Unsatisfied CCJs: 0 for balances >£500 in 12 months Max total CCJ value: Over £7500 by referral Secured arrears: 0 in 12 months and up to date Unsecured arrears: Accepted if up to date Payday loans: 0 in 12 months Discharged DMPs: 0 in 72 months Current DMPs: Not accepted Bankruptcies / IVAs: 0 in 72 months	Minimum loan size: £25,000 Maximum loan size*: £450,000 (London) 75% £400,000 (outside of London) 75% *Loans over £450,000 considered by referral		Minimum age: 21 years Maximum age: Loan term to finish by 85th birthday Maximum number of applicants: 2 Minimum income: £15,000 main income earner Over 10 years from retirement: Work off current income with proof of pension e.g. payslip showing pension deduction Within 10 years of retirement Work off lower of current income or pension income Bonus/ Overtime/ Commission Up to 100% can be used if regular and consistent Married / Co-habiting applicants Applications from married individuals applying in their sole name accepted. We can also consider adding non-owning spouses / partners to the mortgage application.	Application fee: £199 For fee assist products, the application fee is refundable within 30 days of completion. Please see our legal and valuation tariff for details on legal and valuation fees. ERCs 2yr fix 2%/1% 5yr fix 5%/5%/4%/3%/2% Additional Criteria Self employed: Minimum 1 year trading history Employed: Minimum time in employment of 3 months First time buyer: Accepted Interest only: Not available Affordability: Rental payment to be factored in New build: Flats up 75% LTV, houses up to plan max LTV Legal Services: Dual representation available exclusively through our closed panel of solicitors. Debt consolidation: Not permitted. Visa holders: Skilled Worker, Health & Care or UK Ancestry visas accepted provided they have >24 months UK residency.
(i) An explanation is required for all adverse credit, especially in cases of a worsening credit profile. (ii) Unsecured credit with balances below £500 are excluded from plan assessments but will be reviewed for affordability. (iii) Utilities and comms suppliers' payment profiles are not taken into account for plan assessment purposes (excluding CCJs and defaults).	Fees associated with the mortgage which are detailed in our ESIS and Mortgage Offer can be added to the loan up to a max of the lower of 95% Loan to Share Value or 75% of the OMV			
Loan Term	Key Shared Ownership Criteria			
Minimum - 5 years ; maximum - 40 years	1. Up to 100% of shares being purchased up to a maximum of 75% of OMV 2. Minimum/maximum share: 25%/75% 3. Solicitors to confirm that the lease meets our requirements including a Mortgage Protection Clause and the ability to staircase to 100% 4. Like for like remortgages accepted where applicants have owned their share of the property for at least 12 month 5. Capital raising not permitted other than for transfer of equity transactions or staircasing			
Location	1. England, Wales and Isle of Wight Only 2. Available for shared ownership schemes registered in England and Wales with the Homes Community Agency (Homes England) and the Welsh Assembly (Shared Ownership Wales)			

Repayment methods

Capital and interest

Affordability will be calculated according to the repayment method selected.

Fixed rate products revert to BBR + 4.99%

Please refer to our full Criteria Guide for further information

Credit Tiers

NEW	Premier	Platinum	Prime Plus	Prime	Near Prime	Right to Buy (Prime Plus)	Shared Ownership (Prime Plus)
Max LTV	95% (FTB only), 90% all other borrowers	90%	85%	80%	75%	Lower of 100% of discounted Purchase Price or 75% of OMV	Up to 100% of shares being purchased up to a max of 75% of OMV
Satisfied Defaults	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted	0 > £500 in 12 months	0 > £500 in 12 months
Unsatisfied Defaults	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	0 > £500 in 6 months	1 > £500 in 12 months	0 > £500 in 12 months	0 > £500 in 12 months
Satisfied CCJs	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	Accepted	Accepted	0 > £500 in 12 months	0 > £500 in 12 months
Unsatisfied CCJs	0 > £500 in 36 months	0 > £500 in 24 months	0 > £500 in 12 months	0 > £500 in 6 months	1 > £500 in 12 months	0 > £500 in 12 months	0 > £500 in 12 months
Max CCJ Value	£5,000	Over £5,000 by referral	Over £7,500 by referral	Not applicable	Not applicable	Over £7,500 by referral	Over £7,500 by referral
Secured Arrears	0 in 36 months and up to date	0 in 24 months and up to date	0 in 12 months and up to date	1 in 12, none in 6 months	1 in 12, none in 3 months	0 in 12 months and up to date	0 in 12 months and up to date
Unsecured Arrears	1 in 12 months > £500 and up to date	2 in 12 months > £500 and up to date	Accepted when being cleared by the mortgage	Accepted when being cleared by the mortgage	Accepted	Accepted if up to date	Accepted if up to date
Payday / High Interest / Short Tem Loans	0 in 36 months	0 in 24 months	0 in 12 months	0 in 6 months	0 in 3 months	0 in 12 months	0 in 12 months
Discharged DMPs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 36 months	Accepted with satisfactory explanation	0 in 72 months	0 in 72 months
Current DMPs	Not accepted	Not accepted	Not accepted	Not accepted	Accepted if discharged from mortgage proceeds	Not accepted	Not accepted
Bankruptcies/IVAs	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months	0 in 72 months

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